

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK

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In re

VIRGIL LAU

Case No. 15-42409

Chapter 7

Debtors.

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**DECLARATION OF DEBTOR REGARDING PAYMENT ADVICES**

Virgil Lau, one of the above-captioned debtors, hereby declares as follows:

1. Bankruptcy Code Section 521 requires consumer debtors to file payment advices reflecting the income received by an employer in the 60 days preceding the filing of a bankruptcy petition. I am unemployed, and therefore can not provide the court with payment advices.

2. I swear under penalty of perjury that the foregoing is true and accurate.

Dated: Queens, New York  
June 25, 2015

/s/ Virgil Lau  
Virgil Lau